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I Claim:

1.   A method, comprising the steps of:

      (i)   a post system monitoring a transaction between a buyer and a

 5   seller;

      (ii)   the post system notifying a lender of a transaction status.

2.   A method as claimed in claim 1, wherein the buyer and seller initiate the

      transaction over a distributed system.

3.   A method as claimed in claim 1, wherein the transaction comprises a

10   purchase of a merchandise item or service by the buyer from the seller.

4.   A method as claimed in claim 1, wherein the transaction status comprises

      confirmation of an order, cancellation of an order, or completion of delivery

      of the merchandise item or service.

5.   A method as claimed in claim 1, further comprising the step of confirming

15   that the buyer has approved the transaction.

6.   A method as claimed in claim 2, further comprising the step of confirming a

      delivery plan.

7.   A method as claimed in claim 1, further comprising the step of receiving a

      request for factoring.

20 8. A method as claimed in claim 1, further comprising the step of signaling the

      lender to release factoring funds to the seller.

9.   A post system, configured to:

      (i)   monitor a transaction between a buyer and a seller; and

      (ii)   notify a lender of a transaction status.

25 10. A system as claimed in claim 9, wherein said system is further configured to

      monitor a transaction between a buyer and a seller initiated over a

      distributed system.

11.   A system as claimed in claim 9, wherein said system is further configured to

      monitor a transaction between a buyer and a seller for purchase of a

30   merchandise item or servic by the buyer from the seller.

12.   A system as claimed in claim 9, wherein said system is furth r configured to

      notify a lend r of status comprising confirmation of an order, cancellation of

      an order, or completion of d livery of a merchandis item or service.

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13. A syst m as claimed in claim 9, wherein said system is further configured to confirm that th buy r has approved the transaction.

14. A system as claimed in claim 10, wherein said system is further configured to confirm a delivery plan.

.5   15. A system as claimed in claim 9, wherein said system is further configured to receive a request for factoring.

16. A system as claimed in claim 9, wherein said system is further configured to signal a lender to release factoring funds to the seller.

17. A method for handling a credit request, comprising the steps of:

10   (i)   a lender system receiving a credit request from a seller system;

(ii)   the lender system sending a transaction monitoring request to a post system;

wherein the post system is configured to:

a.   monitor a transaction between a buyer and a seller, and

15   b.   notify a lender of a transaction status.

18. A method as claimed in claim 17, wherein said post system is further configured to monitor a transaction between a buyer and a seller initiated over a distributed system.

19. A system as claimed in claim 17, wherein said post system is further

20   configured to monitor a transaction between a buyer and a seller for purchase of a merchandise item or service by the buyer from the seller.

20. A system as claimed in claim 17, wherein said post system is further configured to notify a lender of status comprising confirmation of an order, cancellation of an order, or completion of delivery of a merchandise item or

25   service.

21. A system as claimed in claim 17, wherein said post system is further configured to confirm that the buyer has approved the transaction.

22. A system as claimed in claim 18, wherein said post system is further configured to confirm a delivery plan.

30   23. A system as claimed in claim 17, wherein said post system is further configured to receive a requ st for factoring.

24. A syst m as claimed in claim 17, wherein said post system is further configured to signal a l nder to release factoring funds to the sell r.

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25. A system for closed loop factoring, said system comprising:

-   a sell r system including an off ring compon nt for offering a good, a receiving component for receipt of an order from an ordering party and for receipt of factoring, and a requesting component for a request for factoring and exchanging information with said ordering party;

-   a post system including a receiving component for receiving said request for factoring; a confirming component for confirming said order; and a requesting component for requesting said factoring.

26. The system according to claim 25, wherein the post system receiving component forwards the request for factoring to the requesting component upon a positive confirmation of the order.

27. The system according to claim 26, wherein the positive confirmation comprises verification of the information exchanged between the seller system and the ordering party.

28. The system according to claim 27, wherein the verification is effected between the post system and a third system.

29. The system according to claim 25, wherein the good is offered on the Internet.

30. The system according to claim 25, wherein the ordering party is a client system.

31. The system according to claim 28, wherein the seller system receiving component receives factoring from a financial institution.

32. The system according to claim 25, wherein the seller system requesting component makes requests for factoring to the post system.

33. The system according to claim 30, wherein the post system confirmation component confirms the order via a first exchange of information between the post system and the client system.

34. The system according to claim 33, wherein second information is exchanged between the client system and the seller system and said first exchange of information occurs concurrently with said second exchang of information.

35. The system according to claim 25, wherein the good comprises an it m of merchandise or a service.

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36. A client system for ordering an item comprising:

- an id ntifier that identifies a customer;

- a display component for displaying information identifying a good;

- an ordering component for ordering the good via an exchange of first
  information with a seller system and an exchange of second information
  with a post system, said first information relating to said good and said
  second information relating to confirmation of said order.

37. The client system according to claim 36, wherein said confirmation is used
   by the post system to confirm the order and provide factoring in response to
   a request for factoring from the seller system to the post system.

38. The client system according to claim 36, wherein said display component is
   a browser.

39. The client system according to claim 38, wherein said good is an item of
   merchandise or a service.

40. The client system according to claim 36, wherein said customer identifier is
   a password.

41. The client system according to claim 36, wherein said customer identifier is
   a personal identification number.

42. The client system according to claim 36, wherein said customer identifier is
   encrypted.

43. A method for closed loop factoring between computers in a distributed
   environment, comprising the steps of:

- receiving an order for a good;

- generating confirmation of said order;

- requesting factoring; and

- receiving factoring based on said confirmation.

44. The method according to claim 43, wherein said good comprises an item of
   merchandise or a service.

45. The method according to claim 44, wherein said good is offered on the
   Internet.

46. The method according to claim 43, furth r comprising a step of off ring a
   good using a seller system to effect said offering.

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47. Th method according to claim 43, wherein said order is generated by a client system.

48. The method according to claim 43, wherein said order comprises an exchange of information between a client system and said seller system.

5   49. The method according to claim 43, wherein said confirmation is based on an exchange of information between said client system and a post system satisfying a predetermined routine.

50. The method according to claim 49, wherein said routine comprises an exchange of client system identifier information which identifies a customer
10   for said good, an address for delivery of said good and payment information.

51. The method according to claim 50, wherein said routine further comprises the step of verifying said payment information with a database, said database operated by a third system.

15   52. The method according to claim 43, wherein said request for factoring further comprises the step of generating a request by a seller system for factoring and transmitting said request to a post system.

53. The method according to claim 52, wherein said step of factoring further comprises the step of said post system relaying said request for factoring to
20   a financial institution after said post system confirmed said order.

54. The method according to claim 53, wherein said step of factoring further comprises the step of confirming information through exchanging information between said post system and a client system, said client system generating said order.

25   55. The method according to claim 54, wherein said order comprises an exchange of information between the client system and the seller system and said step of confirmation occurs concurrently with the exchange of information between the client system and the seller system.

56. The method according to claim 43, wherein a post system effects delivery
30   of said good to a location indicat d in said order after said step of confirmation.

57. The method according to claim 43, further comprising the step of removing factoring in respons to a returned good.

58.   The m thod according to claim 57, further comprising the step of receiving a returned go d at the post syst m and forwarding the good from the post system to the seller system.

59.   The method according to claim 43, further comprising the step of selling a returned good by the post system.

60.   The method according to claim 43, further comprising the steps of:

- notifying a financial institution about a returned good;

- keeping a record of returned goods and seller systems which sold the returned goods; and

- limiting factoring to the seller systems having a number of returned goods, the number exceeding a predetermined threshold.